

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND

IN RE:

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MARCYLIN Q. SHELTON

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CASE NO. 09-35459

Debtor

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MARCYLIN Q. SHELTON

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Plaintiff/Movant

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v.

*

Motion to Avoid Lien

CAPITAL ONE BANK NA USA
c/o Richard D. Fairbank
Chief Executive Officer
4851 Cox Road
Glen Allen, VA 23060

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Defendant/Respondent

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NOTICE OF DEBTOR'S MOTION

TO AVOID JUDICIAL LIEN PURSUANT TO 11 U.S.C. § 522(f) and (h)
AND HEARING THEREON

A Motion was filed on behalf of the Debtor to Avoid a Lien held by Capital One Bank NA USA. Your rights may be affected. You should read these papers carefully and discuss them with your lawyer. (If you do not have a lawyer, you may wish to consult one.) A copy of the Motion is attached.

If you do not want the court to grant the Motion Avoiding the Judicial Lien, or if you want the court to consider your views on the motion, then by January 9, 2014, you or your lawyer must file with the Clerk of the Bankruptcy Court a Response to the Motion explaining your position and mail a copy of the response to:

Marcylin Q. Shelton
c/o Charles J. Broida, Esquire
5401 Twin Knolls Road, Suite 7
Columbia, Maryland 21045

U. S. Trustee's Office
101 West Lombard Street
Suite 2625
Baltimore, Maryland 21201

If you mail, rather than deliver, your response to the Clerk of the Court for filing, you must mail it early enough so that the court will receive it by the date stated above.

If you file a timely response to the motion, the hearing on the motion will take place on Friday, January 31, 2014, at 10:30 a.m. in Courtroom 1-B, United States Bankruptcy Court, 101 West Lombard Street, Baltimore, Maryland 21201.

If you or your lawyer do not file and serve a timely response to the Motion, the Court may find that you do not oppose the relief sought in the Motion and may grant or otherwise dispose of the Motion before the scheduled hearing date.

Date: December 9, 2013

/s/ Charles J. Broida
Charles J. Broida, Bar No. 02159
Attorney for Debtor
5401 Twin Knolls Road, Suite 7
Columbia, Maryland 21045
(410) 992-9700
Email: cbroida@prodigy.net

CERTIFICATE OF SERVICE

I certify that on the 9th day of December, 2013, copies of the Notice and Motion to Avoid Lien was either served electronically via CM/ECF or mailed, first class mail, postage prepaid to the Office of the U.S. Trustee, 101 West Lombard Street, Suite 2625, Baltimore, MD 21201, and to Capital One Bank NA USA, c/o Richard D. Fairbank, Chief Executive Officer, 4851 Cox Road, Glen Allen, VA 23060, Creditor, and to Mitchell Rubinstein, Esquire, 12 S. Summit Avenue #250, Gaithersburg, MD 20877, Attorney for the Creditor.

/s/ Charles J. Broida
Charles J. Broida